

Product Name	Date First Marketed	Date Closed		Benefit Changes	7/1/2009	10/1/2009	1/1/2010	4/1/2010	07/01/2010 (4)	10/1/2010	01/01/2011	01/01/2011	4/1/2011	4/1/11 vs 4/1/10
		To New Business									(3) HCR Benefits	Quarterly Trend		
First Dollar 30 – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.0%	2.9%	2.8%	19.8%	
First Dollar 40 – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.3%	2.9%	2.8%	20.1%	
MC 2,500 plan – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.3%	2.9%	2.8%	20.1%	
MC 3,500 plan – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.5%	2.9%	2.8%	20.4%	
MC 5,000 plan – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.6%	2.9%	2.8%	20.5%	
MC 7,500 – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.4%	2.9%	2.8%	20.3%	
MC Value 1,500 plan – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.0%	2.9%	2.8%	19.8%	
MC Value 2,500 plan – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.8%	2.9%	2.8%	20.7%	
MC Value 5,000 plan – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.7%	2.9%	2.8%	20.6%	
MC Value 8,000 plan – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.9%	2.9%	2.8%	20.9%	
High Deductible MC 3,000 – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	0.4%	2.9%	2.8%	19.1%	
High Deductible MC 5,000 – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	0.6%	2.9%	2.8%	19.3%	
Preventive and Hospital Care \$1,250 – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	-7.2%	2.9%	1.7%	2.9%	2.8%	2.8%	
Preventive and Hospital Care \$3,000 – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	-7.2%	2.9%	2.4%	2.9%	2.8%	3.5%	
MC 2,500 with Limited Rx plan – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.3%	2.9%	2.8%	20.1%	
MC 5,000 with Limited Rx plan – version 07012009	7/1/2009	6/30/2010	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.7%	2.9%	2.8%	20.6%	
MC 6,500 plan – version 07012009	N/A	N/A	HCR -- See Note 2.	New Plan	3.0%	2.9%	2.8%	8.9%	2.9%	1.7%	2.9%	2.8%	20.6%	
MC 1750 – v. 01-2011	1/1/2011	Open	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	
MC 2750 – v. 01-2011	1/1/2011	Open	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	
MC 3500 – v. 01-2011	1/1/2011	Open	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	
MC 5000 – v. 01-2011	1/1/2011	Open	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	
MC 7500 with Unlimited Primary Care Visits plus Dental – v. 01-2011	1/1/2011	Open	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	
Value 2500 – v. 01-2011	1/1/2011	Open	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	
Value 5000 – v. 01-2011	1/1/2011	Open	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	
Value 8000 – v. 01-2011	1/1/2011	Open	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	
High Deductible MC 3500 (HSA Compatible) – v. 01-2011	1/1/2011	Open	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	
High Deductible MC 5500 (HSA Compatible) – v. 01-2011	1/1/2011	Open	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	
MC 6500 – v. 01-2011	N/A	N/A	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	
Preventive and Hospital Care 3000 (HSA Compatible) – v. 01-2011	1/1/2011	Open	None	N/A	N/A	N/A	N/A	N/A	N/A	N/A	New Plan	2.8%	N/A	

Notes:

- MC 6500 -- This plan is available to existing members as a lower cost option upon renewal. It is not marketed to new members.
- HCR Benefit Changes -- Benefit enhancements were made to all grandfathered and non-grandfathered plans issued prior to September 23, 2010 on January 1, 2011. These enhancements are detailed in our rate filing effective January 1, 2011 and include elimination of benefit maximums and cost sharing on preventive care. Aetna has not reduced member benefits on any of these plans since issue.
- Rate changes are displayed as the incremental quarterly change. Rate adjustments for gender-neutral and HCR benefit enhancements were effective on the later of January 1, 2011 and the policy's first anniversary date. All other rate changes are effective on the policy anniversary date and reflect the cumulative changes effective between the rates used for the prior renewal and the rates in effect on the current renewal.
- Policies renewing 7/1/10-9/30/10 received renewal increases based on the increase listed here beginning 10/1/10. Their initial rate was honored in the interim.
- Rate changes do not include the impacts of changes to area or demographic factors.

[illegible]

### Annual Allowed Cost Trends

Benefit Category	2009/2008 Trend			2010/2009 Trend			2011/2010 Projected Trend		
	Utilization	Unit Cost	Total	Utilization	Unit Cost	Total	Utilization	Unit Cost	Total
Hospital Inpatient	12.4%	15.1%	29.4%	7.0%	8.0%	15.5%	4.0%	9.0%	13.3%
Hospital Outpatient	8.4%	4.3%	13.0%	11.7%	6.6%	19.1%	6.5%	9.0%	16.1%
Physician Services	4.4%	1.2%	5.6%	2.3%	6.3%	8.8%	3.7%	6.2%	10.2%
Prescription Drugs	5.7%	12.0%	18.3%	5.0%	6.3%	11.6%	3.6%	6.9%	10.7%
Laboratory	5.6%	4.1%	9.9%	0.3%	7.0%	7.3%	3.5%	8.1%	11.8%
Radiology	3.0%	6.5%	9.7%	1.0%	9.9%	11.0%	3.1%	8.1%	11.5%
Other (Home Health, Mental Health, Medical Rx)	14.9%	10.1%	26.5%	-0.4%	14.7%	14.3%	3.6%	6.9%	10.7%
Total	7.9%	7.2%	15.7%	5.2%	7.6%	13.2%	4.2%	7.8%	12.4%

2009 and 2010 Trends are actuals based on Individual experience in California paid through 2/28/11.

Actual data has not been normalized.

Total trends represent changes in cost per member per month.